

Melissa R. Joyner,

Grantor

TO

William Ray, IV,

Grantee

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, **I, Melissa R. Joyner**, Grantor, do hereby grant, bargain, sell, convey and warrant unto **William Ray, IV**, a married man, Grantee, that certain real property lying and being situated in the County of DeSoto, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 108, Section B, Magnolia Lakes Subdivision, located in Section 35, Township 1 South, Range 6 West, DeSoto County Mississippi, as per plat thereof recorded in Plat Book 63, Pages 18-19, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The above described real property is conveyed subject to road rights of way, public utility easements and zoning, subdivision, and health department regulations of DeSoto County, Mississippi; subject to any matters which might be revealed by an accurate current survey; subject to any prior reservation or conveyance of oil, gas or mineral rights of any kind or character whatsoever; subject to covenants, limitations, and restrictions of said subdivision as found on plat of said subdivision of record in Plat Book 63, Page 18-19 and/or elsewhere, of the records of DeSoto County, Mississippi; and subject to taxes for the year 2008 and all subsequent years.

Taxes for the year 2008 are being pro-rated on an estimated basis as part of this closing, Grantor shall be liable and responsible to Grantee for any shortage in such amount which may be determined upon publication of said taxes. Grantee, his heirs, successors, and assigns shall be liable for the taxes for all subsequent years.

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 30 day of December, 2008.


Melissa R. Joyner

STATE OF MISSISSIPPI

COUNTY OF DESOTO

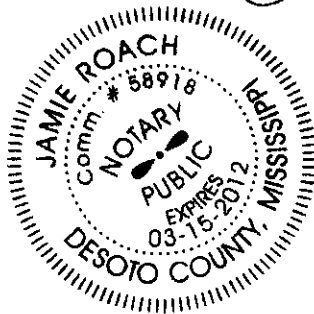
PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named **Melissa R. Joyner**, who acknowledged to me that she executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as her free and voluntary act and deed and for the purposes therein expressed.

GIVEN under my hand and official seal on this the 30 day of December, 2008.

Jamie Roach
NOTARY PUBLIC

My Commission Expires:

3-15-12



Grantor:
Melissa R. Joyner

Grantee:
William Ray, IV

Address:

8983 William Paul Dr
Olive Branch, MS 38654

Address:

6287 Oak Run Drive East

Olive Branch, MS 38654

Home Telephone: 901-428-6119

Home Telephone: N/A

Work Telephone: 901-850-2958

Work Telephone: 901-674-3319